

Fill in this information to identify the case:

Debtor 1 Nicholas Toppi
Debtor 2 _____
(Spouse, if filing)
United States Bankruptcy Court for the: Middle District of Pennsylvania
(State)
Case number 5:16-bk-03396-MJC

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage InformationStatement / Response Date: 12/07/2021

Name of creditor:	Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2006- HE3 Mortgage Pass-Through Certificates, Series 2006-HE3 c/o Specialized Loan Servicing, LLC	Court claim no. (if known): <u>4-1</u>
Last 4 digits of any number you use to identify the debtor's account:	<u>2094</u>	
Property address:	692 South Sterling Rd Number Street South Sterling, Pennsylvania 18460 City State ZIP Code	

Part 2: Prepetition Default Payments*Check One:*

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: _____

Part 3: Postpetition Mortgage Payment*Check one*

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on:

Loan Paid in Full
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

Debtor 1

Nicholas Toppi

First Name

Middle Name

Last Name

Case number (if known)

5:16-bk-03396-MJC

- a. Total postpetition ongoing payments due: (a) \$0.00
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$0.00
- c. **Total.** Add lines a and b. (c) \$0.00

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

MM / DD / YYYY

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x /s/ Craig A. Edelman

Date 12/14/2021

Signature

Print

Craig A. Edelman

First Name

Middle Name

Last Name

Title

Authorized Agent for Specialized Loan Servicing LLC

Company

Bonial & Associates, P.C.

If different from the notice address listed on the proof of claim to which this response applies:

Address

P.O. Box 9013

Number

Street

Addison, Texas 75001

City

State

ZIP Code

Contact phone

(972) 643-6600

Email

POCInquiries@BonialPC.com

CERTIFICATE OF SERVICE OF RESPONSE TO NOTICE OF FINAL CURE

I hereby certify that a true and correct copy of the foregoing document has been served upon the following parties in interest on or before December 14, 2021 via electronic notice unless otherwise stated.

Debtor *Via U.S. Mail*
Nicholas Toppi
692 S Sterling Rd
South Sterling, Pennsylvania 18460-8025

Debtors' Attorney
Timothy B Fisher, II
Fisher and Fisher Law Offices
PO Box 396
525 Main Street
Gouldsboro, Pennsylvania 18424-0396

Chapter 13 Trustee
Jack N Zaharopoulos
8125 Adams Drive, Suite A
Hummelstown, Pennsylvania 17036

Respectfully Submitted,

/s/ Craig A. Edelman